IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Joel D. Daugherty, et al.

Title: SYSTEM AND METHOD FOR DETECTING
UNAUTHORIZED ACCESS USING A VOICE
SIGNATURE

Mail Stop Patent Application
Commissioner for Patents
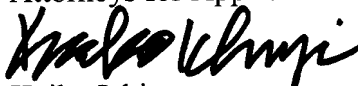P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

INFORMATION DISCLOSURE STATEMENT

Applicant respectfully requests, pursuant to 37 C.F.R. §§ 1.56, 1.97 and 1.98, that the references listed on the attached PTO-1449 form be considered and cited in the examination of the above-identified patent application. A copy of the reference is enclosed for the convenience of the Examiner. Furthermore, pursuant to 37 C.F.R. § 1.97(g) and (h), no representation is made that these references qualify as prior art or that these references are material to the patentability of the present application.

Since the present Application was filed after June 30, 2003, a copy of any U.S. Patent and any U.S. Patent Application Publication cited on the attached PTO Form 1449 is not being submitted with this Information Disclosure Statement pursuant to the July 11, 2003 waiver of 37 C.F.R. § 1.98(a)(2)(i) by the U.S. Patent and Trademark Office.

Respectfully submitted,

BAKER BOTTS L.L.P.
Attorneys for Applicant

Keiko Ichiye
Reg. No. 45,460

Date: _____, 2003

CORRESPONDENCE ADDRESS:
2001 Ross Avenue, Suite 600
Dallas, TX 75201-2980
Tel. 214.953.6431; Fax. 214.661.4431

Customer Number: **05073**

DAL01:753036.1

PTO-1449		Application No. Unassigned	Applicant(s) Joel D. Daugherty, et al.	
Information Disclosure Citation in an Application		Docket Number 073897.0147	Group Art Unit Unassigned	Filing Date September 11, 2003

U.S. PATENT DOCUMENTS

		DOCUMENT NO.	DATE	NAME	CLASS	SUBCLASS	FILING DATE
	A.	2003/0046083 A1	03/06/03	Devinney, Jr. et al.	704	273	11/21/97
	B.	2003/0018608 A1	01/23/03	Rice et al.	707	1	03/18/02
	C.	2002/0190124 A1	12/19/02	Piotrowski	235	382	06/15/01
	D.	2002/0152078 A1	10/17/02	Yuschik et al.	704	273	01/17/02
	E.	2002/0046055 A1	04/18/02	Martino et al.	705	1	09/04/01
	F.	6,356,868 B1	03/12/02	Yuschik et al.	704	246	10/25/99
	G.	5,655,007	08/05/97	McAllister	379	91.01	12/23/94
	H.	5,502,759	03/26/96	Cheng et al.	379	88	05/13/93
	I.						

FOREIGN PATENT DOCUMENTS

		DOCUMENT NO.	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION YES	TRANSLATION NO
	J.							
	K.							
	L.							

NON-PATENT DOCUMENTS

		DOCUMENT (Including Author, Title, Source, and Pertinent Pages)	DATE
	M.	*Fraud Solutions, Velocity Fraud Checking*, OnGuard™, Paymentech, DATA-003 0403, www.paymentech.com, 1 page.	Printed 8/20/03
	N.		
	O.		
	P.		
	Q.		
	R.		
	S.		
	T.		
	U.		
	V.		

EXAMINER	DATE CONSIDERED

EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP § 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to the applicant.

fraud solutions

Velocity Fraud Checking

proactive fraud detection

OnGuard™ Fraud Management Solutions by Paymentech offer a comprehensive suite of fraud tools to help you with virtually any fraud-related problem. Developed specifically for the petroleum industry, On Guard's revolutionary fraud detection technology, Velocity Fraud Checking, delivers immediate fraud detection services to petroleum marketers.

With Velocity Fraud Checking, you can reduce fraud potential in your two most vulnerable areas—at the pump and with employees. At the pump transactions have always been high risk because there are no employees present to perform identity verification checks on card transactions, making it easier to pay with stolen cards. Now, you can set limits to the number of times a consumer's credit card can be used at pumps in single or multiple locations in a designated time period. Cards exceeding these customizable limits are declined, virtually eliminating the possibility of fraudulent card usage.

OnGuard™

Employee theft, particularly prevalent during late night/early morning shifts, occurs when employees obtain card information from at the pump transactions and charge items to the card. Not only do stores face inventory loss—they are also hit with costly chargeback fees, doubling their losses. Velocity Fraud Checking allows manual transactions run at the checkout counter by employees to be checked against cards previously swiped at the pump and declined, virtually eliminating employee fraud.

benefits of Velocity Fraud Checking:

- **reduced fraudulent transactions** – Limits the number of times cards can be used at the pump in a specified time period, decreasing the possible use of a fraudulent card. Applicable to Visa, MasterCard, American Express, Diners Club, Discover, JCB and bank cards.
- **decreased employee fraud** – Prevents employees from making purchases by manually keying in card numbers that have been authorized at the pump.
- **increased operating efficiencies** – Your resources previously spent researching and resolving fraud issues can be focused on revenue generating priorities and streamlining operations.

- **fewer chargebacks and retrievals** – Reduces the potential of fraudulent transactions, resulting in fewer costly chargebacks and retrievals. Funds that were allocated to chargeback fees can now be funneled back into the store.
- **simple setup** – Host-based Velocity Fraud Checking seamlessly integrates into your existing POS terminal with no additional hardware or software requirements.
- **real-time decisions** – You are instantly alerted to the possibility of fraudulent activity by declined transactions at the pump and in the store.

features that fuel the petroleum industry:

- **multi-store acceptance** – Stores that are part of a chain or an entire chain can sign up.
- **flexible risk specifications** – Group a store or stores across a chain by risk levels that you define. For example, stores located by busy highways can be grouped at a higher risk level and issued stricter usage limits than those in smaller, rural areas.

"Credit card fraud is one of our biggest challenges and we believe Velocity Fraud Checking at the pump is the marketer's best line of defense against this crime. This is also the kind of technology which helps us improve services and protect our customers at the same time." — Joe Haraschak, Radiant Group

about OnGuard:

The OnGuard suite of fraud management solutions helps merchants reduce loss and increase sales with a proactive approach to risk management. For more information please visit www.paymentech.com.

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www.paymentech.com   1-866-669-6982